

REPLACEMENT SHEET

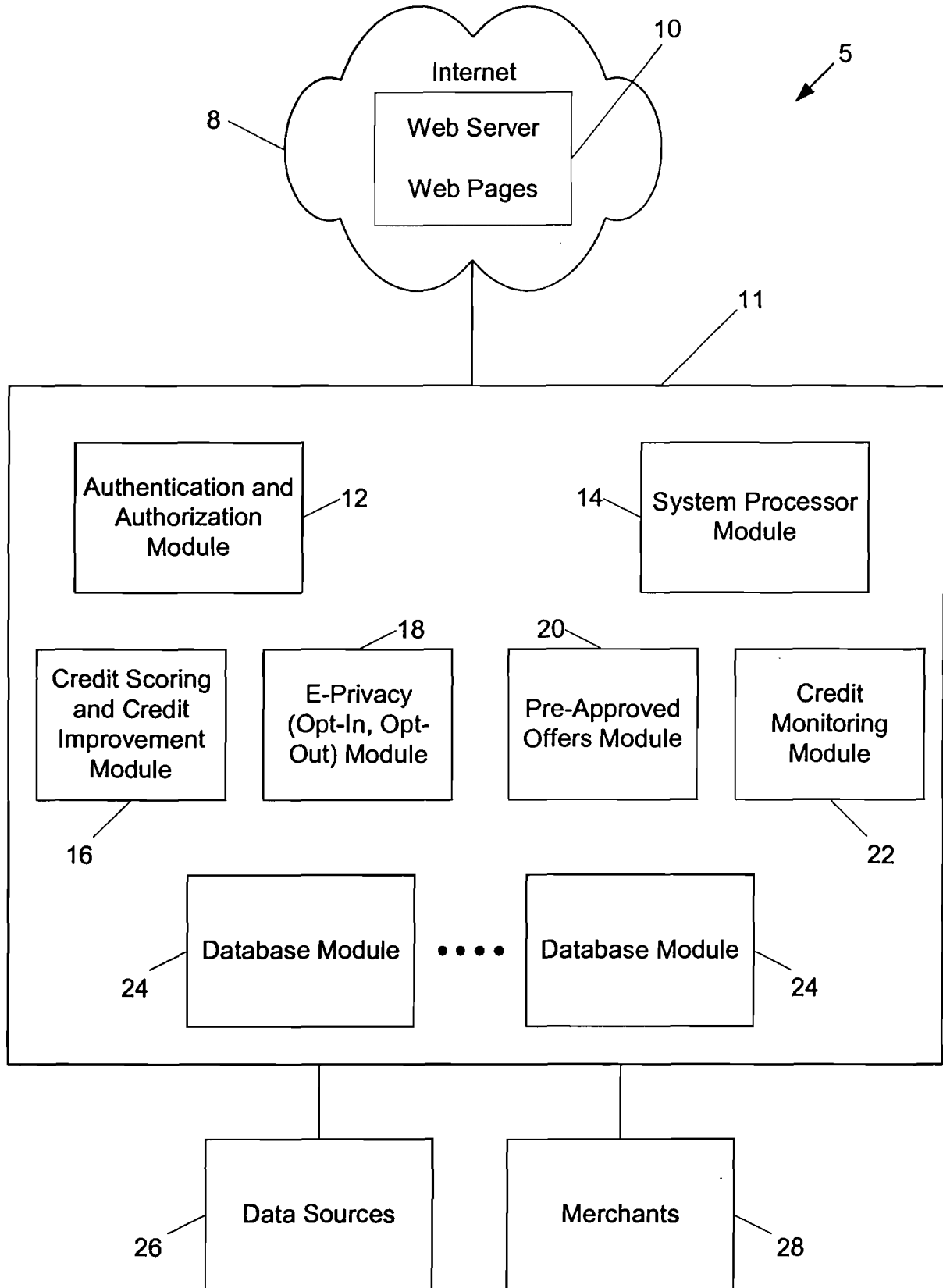


FIG. 1

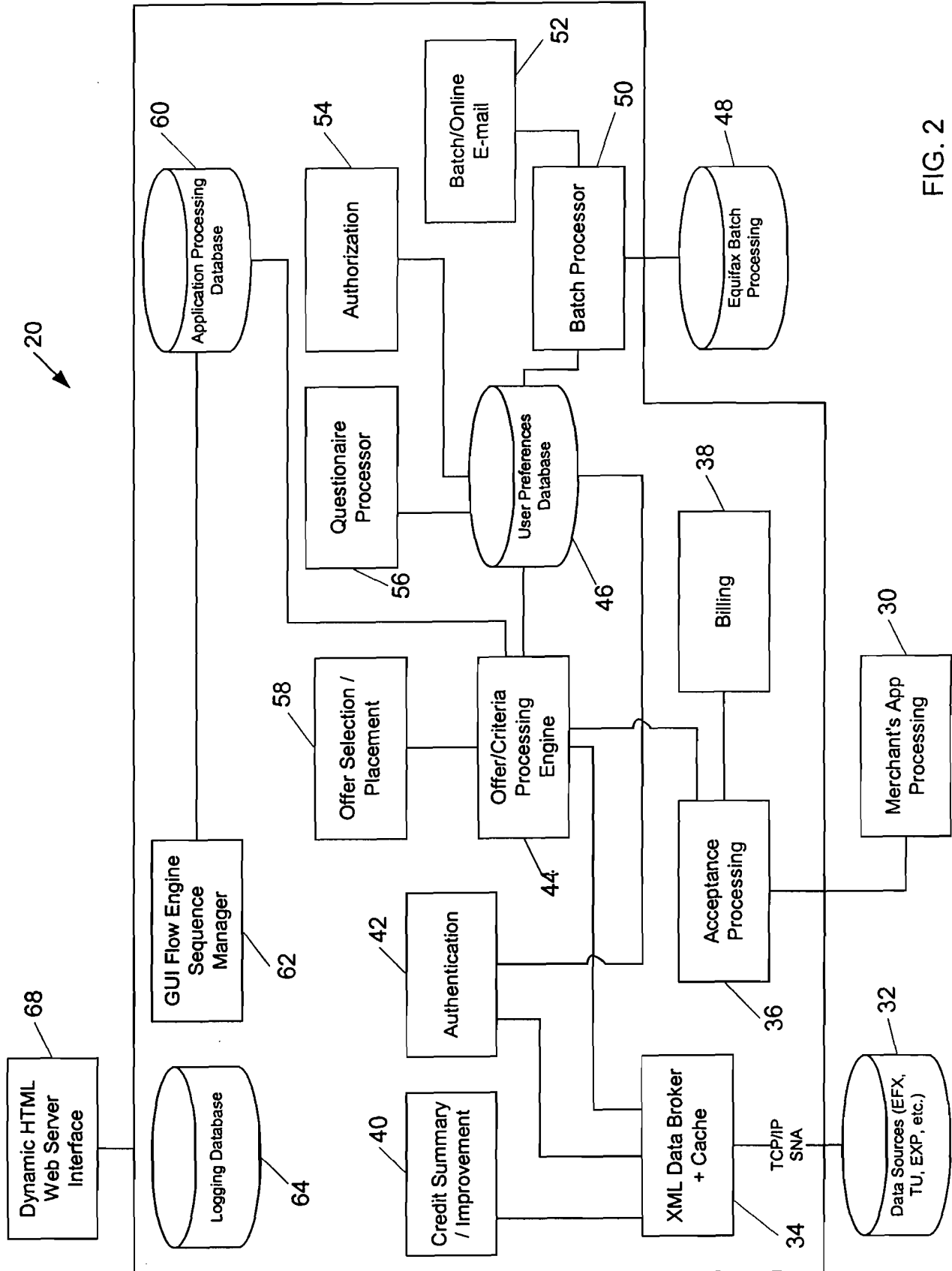


FIG. 2

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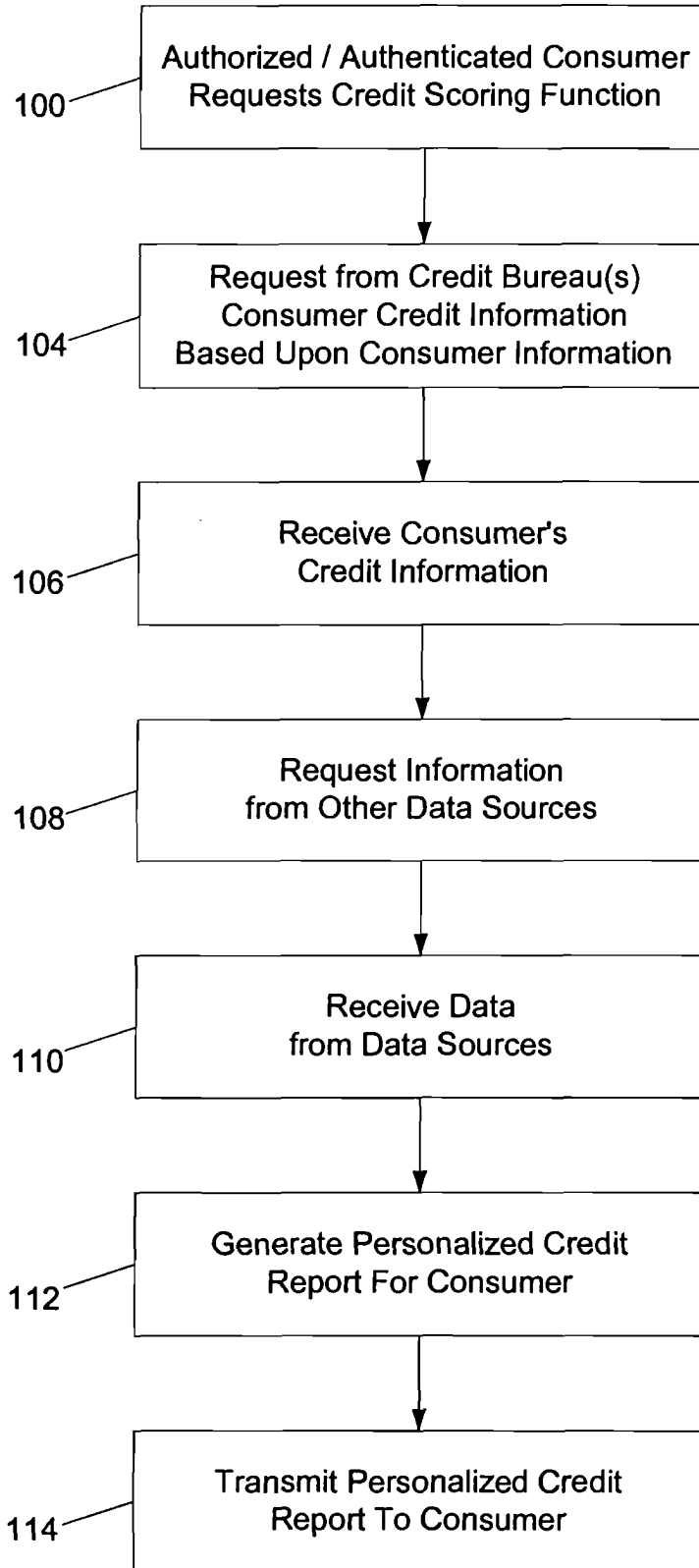
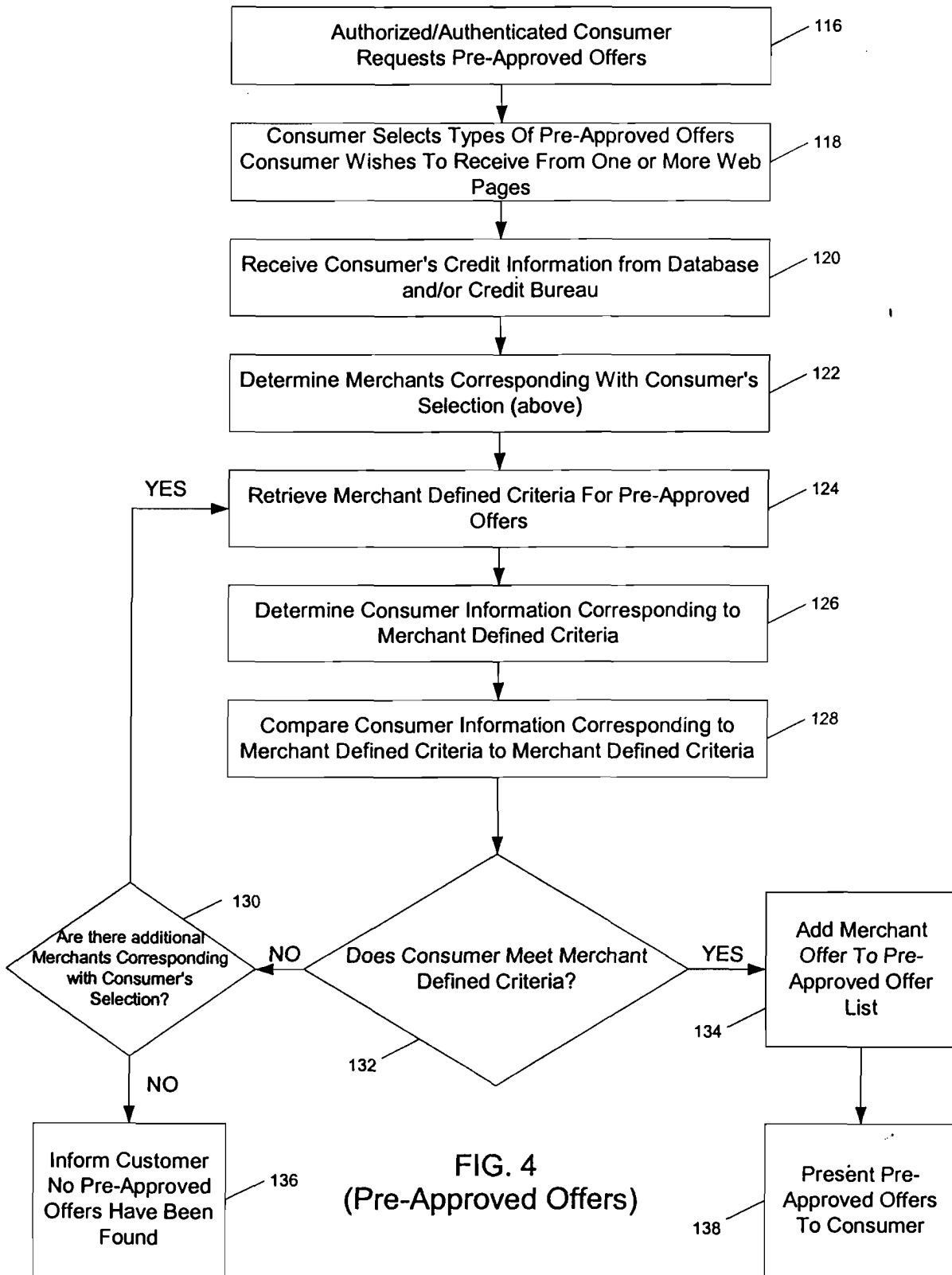


FIG. 3  
(Credit Scoring)

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(Replacement Sheet)

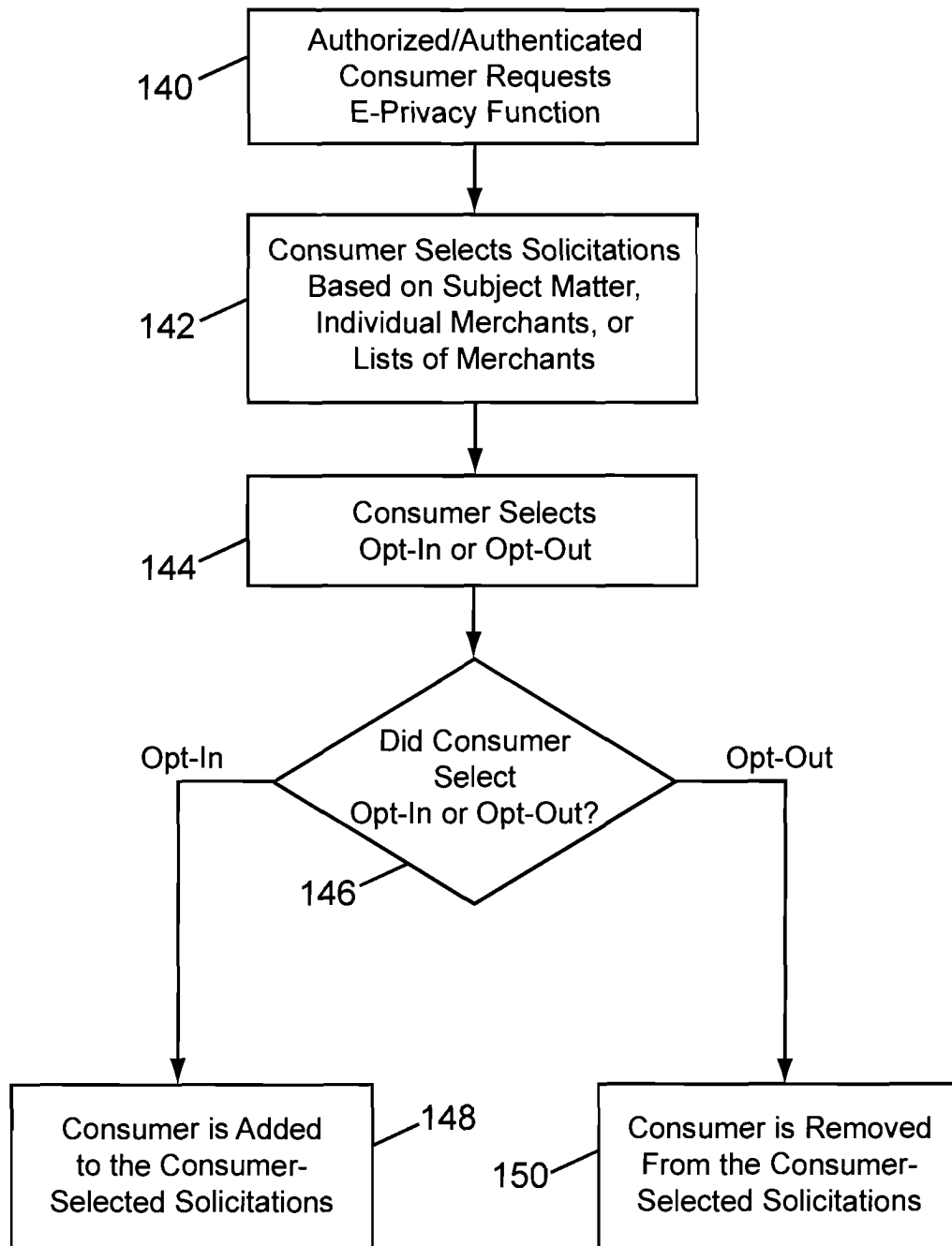
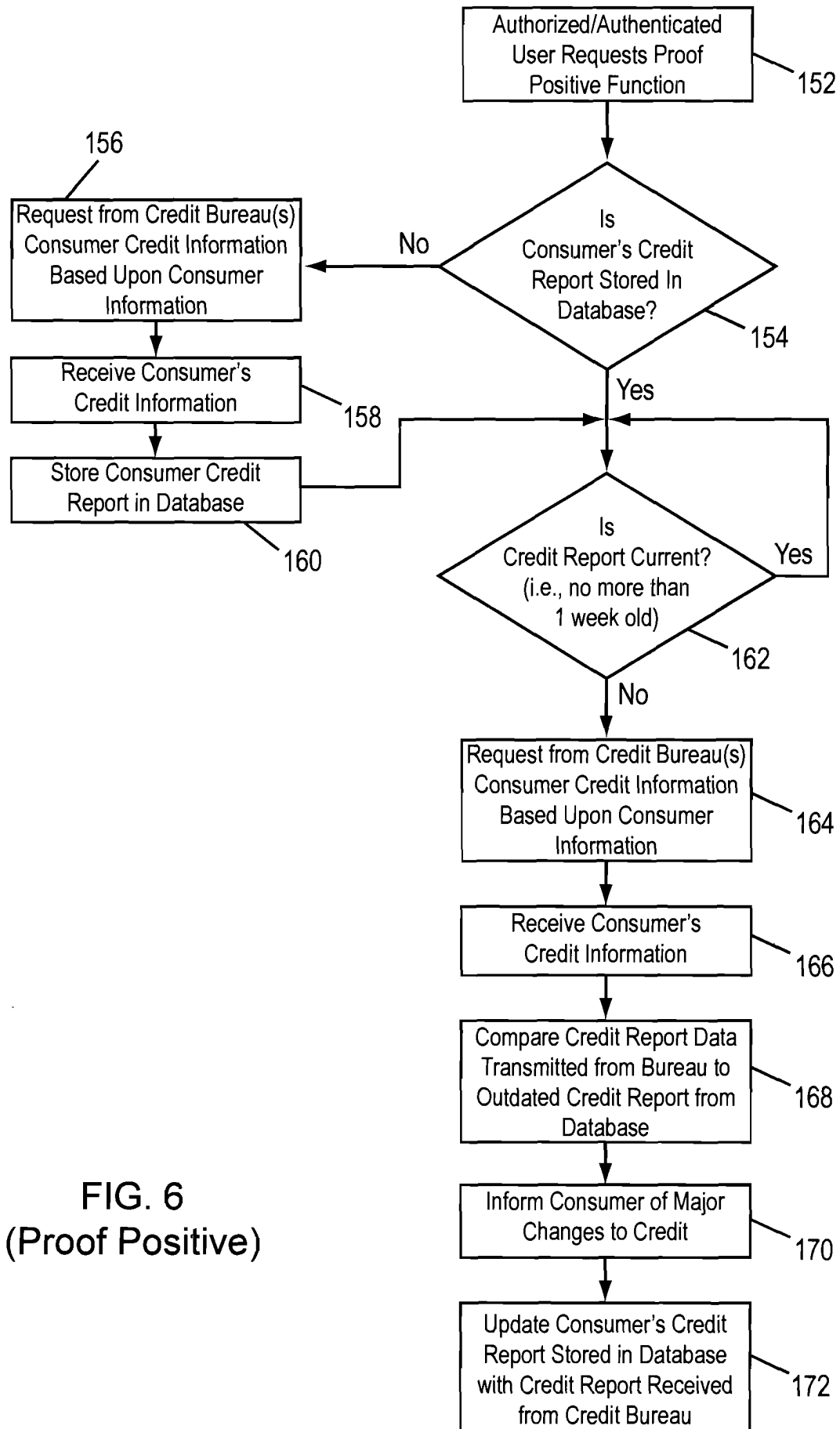


FIG. 5  
(E-Privacy)

(Replacement Sheet)



**FIG. 6**  
**(Proof Positive)**